



AMCRE
ASSOCIATION OF MENDOCINO COUNTY RETIRED
EMPLOYEES
Post Office Box 903 • Ukiah, CA 95482
FRIENDSHIP • UNITY • STRENGTH • GROWTH

AMCRE PRESIDENT'S MESSAGE



Happy New Year!! I am glad that the Christmas party turned out well, 69 members showed up, and a good time was had by all! Many thanks to both Sheriff Matt Kendall for swearing in our new Board of Directors with the Oath of Office, and to Santa Claus aka Jim Tuso.

This year may be the year that AMCRE is able to have all of our yearly meetings for the General Membership, including the summer BBQ!

We have a new website at www.amcre.org. If you would rather read our newsletter on the web or receive an email version rather than getting a mailed one, please let us know by contacting amcremendocino@gmail.com. There is further information in this newsletter about receiving it via email.

The Board of Directors will be discussing the need to find new recruitment for future vacancies, as some of us are getting old!! We welcome any retirees to join in.

I hope we get a lot of rain to do away with the drought.

Thank you,
TOMMY INGRAM, President



WELCOME NEW AMCRE MEMBERS

AS OF DECEMBER 2021

1003 Members Strong!

RETIREE NAME	RETIREMENT DATE	DEPT	YRS OF SERVICE
Thomas Gorton	10/03/2021	Family-Childrens Svrs	8
Sydney Balows	11/01/2021	Social Services	24
Milton Perry	11/02/2021		
W. Ronald Elterman	11/14/2021		

ASSOCIATE MEMBERS

Jennifer Colvin	09/22/2021
Michael Mills	

IN MEMORIAM

AMCRE EXTENDS OUR DEEPEST SYMPATHY TO
FAMILY AND FRIENDS OF RETIREES LISTED BELOW

RETIREE NAME	DEPARTMENT	DATE
Janice Mills	Probation	10/10/2021
Eva Torres	PH-Nursing	10/20/2021
Letitia Scheffey	Assessor's	11/12/2021
Jerome Jacobson	Probation	11/22/2021
David Dorsey	Assessor's	11/23/2021
Sybil Gatling	County Hospital	11/29/2021

CRCEA MESSAGE



Hello and happy New Year! I want to thank you for choosing me to represent AMCRE at the CRCEA & MCERA meetings. I will be attending MCERA in my new position as AMCRE delegate monthly starting this month. And, I'm excited to be attending my first CRCEA conference (virtual) this spring. As I am just getting my feet wet with MCERA & CRCEA I plan to provide important updates to you and your board of what is going on with both MCERA and CRCEA meetings. So stay tuned.....more to come.

Please see my Bio for information about my career with Mendocino County.

And again, thank you,
Jill Martin, AMCRE CRCEA Delegate

DRAFT

Board of Directors

PRESIDENT

Tom Ingram

VICE-PRESIDENT

Anita Toste

SECRETARY

Cyndi Montesonti

TREASURER

Cyndie Richardson

C.R.C.E.A. DELEGATE

Jill Martin

DIRECTORS

3-year

Tom Desroches

Dorinda Kay Miller

2-year

Donna Glass

Alice Langton-Sloan

1-year

Raylene Lucchesi

Ron Parker

NON-ELECTED POSITIONS

SCHOLARSHIP COMMITTEE

Cyndi Montesonti

Marilyn Heath

Tom Ingram

MEMBERSHIP COMMITTEE

Dorinda Kay Miller

THE CONNECTION:

Co-EDITORS ~

Cyndi Montesonti

Dorinda Kay Miller

SUNSHINE COMMITTEE

Donna Glass

Scholarship Fund. She is unable to give us the report for December 2021 because the bank statement is not here yet. The total Broiler bill came to \$2,882. The Board thanked her for being our Treasurer for all these years. Dorinda Miller moved we accept the Treasurer's Report. Anita Toste seconded. **PASSED.**

MEMBERSHIP REPORT: Dorinda Kay Miller—Number of Members 1003.

SCHOLARSHIP REPORT: Cyndi Montesonti—Scholarship Chair Montesonti reported we paid out one Scholarship recipient in December 2021 for the first semester. Two more were just paid out for the second semester and two needs to submit their Grades and proof of enrollment for their second semester of college. Discussion about putting language that there needs to be a deadline to claim the first semester college

MINUTES

BOARD OF DIRECTORS' MEETING

Date: January 10, 2022 Time: 12:00 p.m.

Place: SLAM DUNK PIZZA, 720 N. State Street, Ukiah

1. CALL TO ORDER –

INTRODUCTIONS: President Tommy Ingram called the meeting to order at noon.
INTRODUCTIONS OF BOARD MEMBERS. All Board members were present and Jill Martin reached us from Florida by Zoom.

2. APPROVAL OF MINUTES:

Vice-President Anita Toste moved we accept the November 8, 2021, Board of Directors Minutes and December 13, 2021, See website for approved minutes General Meeting Minutes. Ron Parker Seconded. **PASSED.**

3. REPORTS:

TREASURER REPORT: Raylene Lucchesi — Raylene organized all her Treasurer's Information and passed it along to new Treasurer Cyndie Richardson. November 2021 Statement has \$8,068.54 which includes in \$793.00 in the

scholarship and a deadline for the second. Cyndi will work up language and bring it to the next Board meeting.

CRCEA REPORT/RETIREMENT MEETING REPORT: Jill Noel Martin said she did not find anything in Record Retention on the CRCEA website. Dorinda had an old copy she shared with the Board. Jill will contact the Secretary of CRCEA and be sure she is on their mailing list and find out if there is a newer document. This is tabled to the next Board meeting.

NEWSLETTER: Dorinda Miller and Cyndi Montesonti: Dorinda hopes to get the newsletter to the printer later this week. She said she needs to take Board member photographs for Cyndi's bio pages. Dorinda said this newsletter may go to 8 pages because of everything. Cyndi said Kendall Smith submitted an article. Dorinda mentioned 75 people filled out the last form to receive the newsletter via email. It will be put in the newsletter again.

4. OLD BUSINESS: Discussion and Possible Action Regarding:

--WELCOMING NEW MEMBER CARDS: Dorinda Miller — Cyndi Montesonti reminded everyone that the revised letter for new members was submitted to Judy Zeller. Cyndi explained what MCERA gives new retirees Anita Toste brought up about the insurance for new members. Cyndi Montesonti and Dorinda Miller explained where the insurance comes from and we are not in charge of it. Anita would like to see reminders in the future newsletter. Dorinda thought we could put something in the newsletter that comes out in the fall for open enrollment. Cyndi Montesonti reminded the Board that if people have questions or concerns about the insurance they would like to purchase or may have already purchased, they need to call the company directly.

--DISCUSSION OF WEBSITE — Can and will Jill Martin maintain it?: Jill Martin felt she could maintain our website if she is shown how. We will get her in touch with Bo from Respect Tech when she returns. She will also put together a Facebook post for the Board and send to us to review. Jill Martin, Ron Parker and Alice Langton-Sloan will be Administrators in charge of reviewing and posting. No politics allowed. Jill Martin will try and have it done for possible voting at the next Board meeting. She will get it to us to review.

Board of Directors' Meeting

January 10, 2022

DRAFT

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--BILLING OF WEBSITE FOR RESPECT TECH: Dorinda Kay Miller – no recent bills received.

--RECORD RETENTION: Jill Martin could not find anything. Dorinda Miller presented the old copy of Record Retention from CRCEA. We went over it. Dorinda Miller moved anything prior to 2014 regarding Treasurer records should be destroyed. Anita Toste seconded. **PASSED**. Raylene Lucchesi will give the old Treasurer boxes to Dorinda Miller to store until people go through them for destruction. Anita Toste proposed that the Secretary Destruction of Records should match up to the Treasurer's Destruction of Records. Dorinda Miller seconded. **PASSED**. More discussion continued regarding laws of getting rid of tax records and an EIN number. The new officers are going to the bank right after this meeting to sign new bank card and will find out about the EIN number. Cyndi Montesonti explained why we don't file tax records. Anita Toste talked about researching laws for non-profit. Everyone thought the amount went up to \$50,000. Jill Martin will look into laws, updates and changes for the next meeting. Cyndi Montesonti will contact Carlos Gonzalez, Treasurer for CRCEA and find out what other counties are doing and what he knows. She will report back at the next Board meeting.

--ZOOM FUTURE MEETINGS: With Slam Dunk Pizza having wifi, we can zoom future meetings for Board members out of town. Discussion of zoom costs. Jill Martin will check into the costs. We know it is free for 45 minutes. Usually cut off after that. This will be placed on the next Board meeting.

--UNDERPAYMENT/OVERPAYMENT ISSUE: Cyndi Montesonti suggested everyone read Kendall Smith's article in the newsletter. It is very good. She said more letters will be going out this month on this issue.

5. NEW BUSINESS:

--UPDATE ON GENERAL MEETING – February 14, 2022— Anita Toste: Anita talked with Sheriff Matt Kendall and needs to get back to him on details. He offered to do a lasagna, a vegie lasagna, salad, bread, dessert and drinks at the Sheriff's Training Center. No cost to the membership. It would need to be canceled if there is a Covid outbreak at the jail. Discussion about the Covid and Omicron spreading in the County. It was noted that the newspaper said the jail had an outbreak. Raylene Lucchesi suggested we cancel the February 14, 2022, General Meeting due to Covid spreads in Mendocino County and the Jail. Alice Langton-Sloan

seconded. 10 – yes, 1 no **PASSED**. Anita Toste will contact Sheriff Kendall and thank him and let him know we will reschedule when we can. She also said that Doris Rentschler, Executive Director will be the speaker for the May 9, 2022, General Meeting. Place to be announced later.

--The next Board Meeting will be held on Monday, April 11, 2022, at Slam Dunk Pizza and the General Meeting will be Monday, May 9, 2022 (tba). Both at noon.

6. ADJOURN: 1:15 p.m.

Respectfully submitted,
Cyndi Montesonti/Secretary

MEMBERS CAN NOW RECEIVE *THE CONNECTION* VIA EMAIL! If you are a member who would like to receive AMCRE notices by email, along with *THE CONNECTION* newsletter, just contact us at amcremendocino@gmail.com and let us know! We are gathering requests from members with this preference and will include you too! If we do not receive an email from you, then *THE CONNECTION* will be mailed. Thank you.

LETTERS TO THE EDITORS

NEWSLETTER CONTRIBUTION

If anyone would like to share a travel adventure or any other newsworthy information, please email your article and pictures to Dorinda Miller or Cyndi Montesonti. Our emails are in this newsletter. We are always looking for contributors.

VOLATILE PENSION ADJUSTMENTS SLATED FOR 2022

2022 may be the year that MCERA's Historical Benefit Review Project and its associated pension recalculations, draws to a close. We can only hope so. But numerous legal challenges loom large so MCERA will not be closing their IRS compliance process anytime soon.

2021 brought numerous new and, previously unreported errors, to the forefront. With these new errors, MCERA was not able to complete the error corrections as announced in their 2021 schedule. Per MCERA's last accounting, at the December 15th meeting, 247 retirees still await a correction.

There is good news for one error correction category: those members that purchased part-time

service credits (Failure #4) as part of their overall years of service with Mendocino County. These members purchased service credits, from deferred status periods, prior to retirement, including all interest till time of purchase. As announced in the last AMCRE newsletter, Fresno County passed a retroactive resolution to legitimize similar purchases. On December 14, 2021, the Mendocino County Board of Supervisors (BOS) unanimously passed a resolution that would conform MCERA's plan document to this past practice. It was unclear if the Mendocino County BOS had previously passed such a resolution when the County Employees Retirement Law (CERL) first adopted the practice in 1990. Subject to IRS approval, this retroactive resolution will legitimize these purchases of long standing, and remove that ambiguity.

Purchasers of other types of service credits still face pension reductions. In some cases these proposed reductions are significant. Correction notices were mailed to several retirees in December, with more to come in January and possibly beyond. These proposed purchase rollbacks represent the most egregious actions by MCERA to date. These service credit purchases were encouraged by MCERA staff for many decades. County employees relied on MCERA staff for the purchase calculations, including interest accrual, and most certainly compliance with the governing document: the California County Employees Retirement Law (CERL). MCERA members were instructed as to form of payment for the service credit purchase, usually funds from a 457(b) or similar tax deferred account. With these funds, MCERA calculated a lifetime benefit component of a regular county defined benefit pension. By so doing, employees purchased an annuity. For many, that was the sole reason they removed all or part of their work life savings as they were investing in a defined lifetime benefit, as described, offered, and calculated by MCERA. Over the many decades in question, MCERA staff, administrators, auditors and attorneys *all knew some* of the details and specifics regarding these purchases. To claim otherwise is simply specious. All are complicit.

To now cancel an annuity or portion of a defined benefit, claiming it was done incorrectly, is wrong. Simply wrong! These benefits were purchased. MCERA members paid for these benefits. No one was given anything they did not work for and pay for, including interest paid to MCERA. MCERA invested these funds to pay benefits. And now, MCERA plans to cease paying benefits on those tax deferred dollars invested by MCERA members. The pattern and practice of MCERA

was to allow various service credit purchases for more than fifty years. If they were not technically done correctly, MCERA bears full responsibility for those errors. MCERA calculated, accepted, and invested these funds and retirees have been receiving benefits on those dollars for decades. Retirees that purchased these service credits, accurately calculated, deserve their full pension benefit.

The same is true for those that made partial redeposits to their retirement accounts. If MCERA accurately constructed the purchase, with interest, there should be no recalculation of those pension benefits.

Mistakes were made. And MCERA made all of them. Currently, their lead tax attorney is paid \$600 per hour to construct arguments to deny benefits to MCERA members. But the explanation, justification, documentation, and, yes, argument for *keeping* existing pensions intact can artfully, skillfully, and legally be made very well by these high paid attorneys. That is the best and highest use of our investment dollars to resolve these issues responsibly, fairly and with fiduciary accountability. I suggest the Trustees-Retirement Board members- study these issues in depth and direct staff to equitably resolve these issues, which is a first step in addressing the fiduciary negligence MCERA is culpable of. MCERA owes a full explanation to not only the IRS, but to the pension recipients they have an allegiance to serve.

If you or a family member or friend receives a recalculation notice and has questions or concerns, please contact Steve Prochter- prochter@gmail.com or Kendall Smith- kksmith@mcn.org

Respectfully submitted in honor of all Mendocino County employee service,
Kendall Smith

MEET YOUR 2022 BOARD OF DIRECTORS



TOMMY INGRAM: President and Scholarship Committee

I worked for the Mendocino Sheriff's Office as a Deputy Sheriff for 21+ years



ANITA TOSTE: Vice-President

In December of 2021, I was sworn in as Vice President to the AMCRE Board of Directors to become effective in January 2022. During my 33-year

career with the County of Mendocino, I had the privilege of working in the Probation Department and working in the Work Furlough Work Release Program. Later I was recruited to the Sheriff's Office where I worked the front desk for three years and then later ran the Sheriff's Civil Division. After serving 18-1/2 years at the Sheriff's Office, I was recruited to the District Attorney's Office by District Attorney Norm Vroman to work in the District Attorney's Task Force/Civil Division as a Legal Secretary II. Still working my way up the ladder, I was recruited to the Court Collections Department where I worked as a Revenue Recovery Officer III for two and half years. Later I returned to the District Attorney's Office, where I became the Victim Witness Coordinator for ten years, and finished out my career in December of 2012. It is my honor and pleasure to work with the AMCRE Board of Directors.

CYNDI MONTESONTI: Secretary/Co-Editor AMCRE/Scholarship Chair



I was hired part time extra help by the County of Mendocino in December 1977 working in Personnel doing filing. A few months later, I was hired as a Clerk then Legal Secretary in County Counsel Office. Over the years, I worked my way up the ranks. Thirty-four years later I retired as their Administrative Services Manager (March 2011). I worked with 3 County Counsels, 1 Interim County Counsel, plenty of Deputy County Counsels and Legal Secretaries. I became active in AMCRE the year I retired. I was elected Secretary in 2011 and held that position since. I recently returned to the County for a six month extra help position in Public Health as a Senior Resource Specialist working in the Covid Call Center and working as a Contact Tracer and answering Covid related calls. Very interesting job. My husband and I love to travel. We enjoy our adult kids and visits with our granddaughters. Looking forward to many AMCRE activities in years to come. I can be reached at 707-489-7752 or email me at tomcyndichili@comcast.net

CYNDIE RICHARDSON: Treasurer



Hello everyone,

I would like to introduce myself as your new 2022 Treasurer. I was officially sworn in at our annual Christmas Party which was so much fun seeing so many co-workers.

I retired from the Sheriff Office March of 2019 after serving 28 years as a Correction Deputy. I am now enjoying my retirement. Looking forward as a new board member which will give me an opportunity to stay connected with everyone.

In The Connection our email addresses and phone numbers will be available for everyone. Happy New Year!!
Cyndie Richardson



JILL MARTIN: CRCEA Delegate

The Department of Social Services hired me in 2002 as the Fiscal Supervisor promoting my way up to Deputy Director of Finance (then HHSA). In 2015 I was recruited to the Executive Office as Deputy CEO where I worked with the budget team preparing Mendocino County's budget and quarterly budget reports. In addition, I was the Executive Office liaison for various departments including HHSA. In addition, I was part of the Mendocino County Executive Leadership Team and appreciated the wealth of information I acquired through this team. In 2018 I was assigned to Child Support Services as the Acting Director which is where I retired from in December of 2019.

My husband of 33 years and I are enjoying the retired life and toggling between our homes in California and Florida and spending lots of quality time with our family.

In January 2022 I was appointed to the AMCRE Board of Directors as the CRCEA Delegate and I'm looking forward to representing AMCRE in this capacity. I can be reached by email jillnoel.martin@gmail.com.

Best Regards, Jill

TOM DEROCHES: 3-Year Director



I was hired in July 16, 1973, as a Janitor, and I did the Grounds around the Courthouse. I also cleaned the Veterans Building for 8 years. I got the Job in 1979 as Grounds keeper 1 and did that until I retired in January 2007. I was later promoted to Groundskeeper II.

DORINDA KAY MILLER: 3-Year Director/Co-Editor/Membership



1980 I started working for the Sheriff's Office, 2006 transferred to the Executive Office and retired in 2009.

In 2015 I was appointed to the AMCRE Board of Directors, where I have volunteered since then.

DONNA GLASS: 2-Year Director & Sunshine Chair





I was appointed to the AMCRE Board of Directors beginning in January 2022. My email address is donnanglen@comcast.net and my cell phone is 707-272-6319. I started my career with Mendocino County in 1987, working in Juvenile Hall Administrative Office. I was there until 1989. In 1989 I went to work for County Personnel (now known as Human Resources). I stayed with Personnel until my next transfer into Superior Court. I worked as the HR Manager for Superior Court until 2007 and retired. Upon retirement my husband and I took a 2 month "road trip" all over the US. Upon returning, my church asked if I would fill in for 3 weeks until they could hire someone to replace the secretary that had to leave on a medical emergency. That is now going on 14 years and I guess they are still looking for someone. It is my honor and pleasure to be on the AMCRE Board, and I hope to serve you all well and successfully. Thank you all. *Donna*

ALICE LANGTON-SLOAN: 2-Year Director



I was elected to the Board of Directors position at the December meeting to begin serving my term in January 2022.



I retired from the Health and Human Services Agency on February 1, 2013, as a Social Worker Supervisor for the Child Welfare Services branch with a combined total of over 26 years. I began my career with Social Services when we were first down on Main Street and expanded next door and across the street at the FEL Building. I have worked for Planning and Building, Data Processing, Assessors Office, Juvenile Probation and Social Services.

My volunteer experience for the County was as a Reserve Deputy Sheriff for nearly 10 years and since 1999 with the Mendocino County Sheriff's Police Activities League to present day. I have also served on the Mental Health Advisory Board and the Laytonville Area Municipal Advisory Board. aj@pacific.net

RAYLENE LUCCHESI: 1-Year Director





I was appointed to the Board of Directors for the year 2022. Prior to that, I served as the AMCRE treasurer for 8 years. I started with the County as the Administrative Secretary for Al Beltrami. I served in that position for 8 years and went through 3 Administrators. I then transferred to Child Support and retired in 2005 after 20 years of service.

RON PARKER: 1 Year Director





I was hired as a deputy sheriff on July 27, 1967, after leaving Mendocino State Hospital as a Psychiatric Technician for five years. I worked most positions at the Sheriff's Office. I was promoted to sergeant in 1972 and lieutenant in 1982. I worked for four sheriffs and with hundreds of deputies over the 31 years. Since retiring my wife, Nancy, and I have traveled a bit and I have dabbled in my hobbies collecting Mendocino County history. I volunteered for several years at the Held House which is part of the Mendocino County Historical Society. I built a web site for some of my collection.

<https://freepages.rootsweb.com/~rparker/history/index.bak.htm>

MARYLYN HEATH: Scholarship Committee





Marilyn recently retired from the Board of Directors of AMCRE after serving since the organization was formed. She asked to remain on the Scholarship Committee. Marilyn retired a long time ago after working 28 years at the Department of Social Services. She worked as a Supervisor in the Welfare to Work program. She hopes to see everyone at activities this year.

SCHOLARSHIP INFORMATION FOR 2022/23



They can receive \$500 each semester with proof of full-time enrollment into a college, or trade school and applying per the directions in the application. A student who is returning to college or trade school for additional years and for graduating seniors who are going to enter college or trade school may also apply. Applications will be due by May 31, 2022. Go online and print out the application and follow all instructions. Submit in May 2022.

For further information, please contact Cyndi Montesonti, Scholarship Co-Chair @ (707) 489-7752 email: tomcyndichili@comcast.net

The website is AMCRE.ORG click SCHOLARSHIP TAB.

AMCRE WEBSITE IS UP AND RUNNING:

AMCRE.ORG

WORST HABITS FOR YOUR EYES.....By AARP

1. Smoking
2. Staring at smart phones
3. Not wearing sunglasses
4. Sleeping in contacts lenses
5. Rubbing yours eyes
6. Sleeping with makeup on

Best Places to Live per AARP

- ✓ Cedar Falls, Iowa
- ✓ Idaho Falls, Idaho
- ✓ Jackson, Tennessee
- ✓ Anderson, South Carolina
- ✓ Fort Worth, Texas
- ✓ Philadelphia, Pennsylvania
- ✓ Lansing, Michigan
- ✓ Provo, Utah
- ✓ Sioux Falls, South Dakota

Lots to do and better on the taxes. Lots of senior housing as well.

Greetings Fellow AMCRE Members,

TO CONTACT THE FOLLOWING BOARD MEMBERS

TOMMY INGRAM, President

Email: t1tom4249@sbcglobal.net

707-462-2780

CYNDI MONTESONTI, Secretary

Co-Editor/AMCRE & Scholarship Committee

Email:tomcynthchili@comcast.net

707-489-7752

CYNDIE RICHARDSON, Treasurer,

Email: cinderella9050@comcast.net

707-485-1745

DORINDA KAY MILLER, Board Member

Co-Editor/AMCRE & Membership Committee

Email: dmiller0404@gmail.com

707-489-8564

Write to:

AMCRE

P.O. Box 903 Ukiah, CA 95482

Email to:

amcremendocino@gmail.com

✓ **SENIOR DISCOUNTS:**... BEST RULE OF THUMB...ask ask ask!

✓ **MOVING, or any notification changes?** Notify the Membership Committee -- Dorinda Miller (dmiller0404@gmail.com), 491 Chablis Dr., Ukiah, CA 95482, or amcremendocino@gmail.com, so AMCRE's records stay correct. Be sure you ALSO connect with the Mendocino County Retirement Association 625-B Kings Court, Ukiah, with any address change, telephone and email change (if applicable) as well.

✓ If you have any questions, please call any Board member.

**AMCRE Meetings
UPCOMING EVENTS**

Mark your Calendars

Below are the listed months that the Board of Directors and the General Membership meet.

BOARD MEETINGS: January, April, July, October (special meeting for Board of Directors nominations), and November. Board meetings are usually held the second Monday of the month. 12:00 p.m. at Slam Dunk Pizza.

GENERAL MEETINGS: February, May, August, and December: usually held the second Monday of the month, (Either lunch or dinner) & FREE RAFFLE

AMCRE EMAIL ADDRESS:

amcremendocino@gmail.com

ASSOCIATION OF MENDOCINO COUNTY RETIRED EMPLOYEES

Post Office Box 903
Ukiah, CA 95482

PRESORT STD
U.S. Postage
PAID
Ukiah, CA
Express-It

MOVING, or any
notification
changes?

NOTIFY AMCRE

Amcremendocino@gmail.com



FRIENDSHIP • UNITY • STRENGTH • GROWTH

THE CONNECTION

General Membership Meeting

Date: Monday ~ February 14, 2022

**cancelled
Due to COVID**

January – February – March 2022

Co-Editors: Cyndi Montesonti & Dorinda Kay Miller